

United States Bankruptcy Court
District of Arizona

In re:
DALE HIPES
KATHRYN HIPES
Debtors

Case No. 16-07238-BKM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 67

Date Rcvd: Oct 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2016.

db/jdb
14139305 #+DALE HIPES, KATHRYN HIPES, 26885 NORTH 83RD DRIVE, PEORIA, AZ 85383-3806
14129626 +AT&T, 17000 Dallas Parkway, STE 204, Dallas TX 75248-1940
14129628 Acceptance Now, Acceptance Now Customer Service, 501 Headquarters Dr, Plano TX 75024
14139299 +Ad Astra Recovery, 8918 W 21st St N, Suite 200 Mailbox 303, Wichita KS 67205-1885
14139300 +All State Insurance, 421 W. Hastings Road, Spokane WA 99218-2876
14129634 +American Family Insurance, 6000 American Pkwy, Madison WI 53783-0002
14129636 +Arrowhead Collections, Inc., 4150 W Peoria Ave, Ste 222, Phoenix AZ 85029-3956
14129639 +Associated Credit Serv, 12815 E Sprague Av, Spokane WA 99216-0742
14129640 +Automated Accounts, Inc., 430 W Sharp Ave, Spokane WA 99201-2421
14129637 +Automated Accounts, Inc., 430 West Sharp Ave, Spokane WA 99201-2421
14129638 +Automated Accounts, Inc., Automated Accounts, Inc; Attn: Bankruptc, 430 West Sharp Ave,
Spokane WA 99201-2421
14139311 +Automated Accounts, Inc., 222 W Francis Ave, Spokane WA 99205
14129642 Bashes, 142 AZ 260, Payson AZ 85541
14129641 +Bureau Of Medical Economics, 326 E Coronado Rd, Phoenix AZ 85004-1524
14139317 +Bureau Of Medical Economics, Po Box #20247, Phoenix AZ 85036-0247
+CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance, 25505 West Twelve Mile Road,
Southfield MI 48034)
14129643 +Caine & Weiner, Po Box 5010, Woodland Hills CA 91365-5010
14266230 +Camelback Finance, Inc., c/o Jeremy M. Goodman, Goodman Law PLLC, PO Box 90758,
Phoenix, AZ 85066-0758
14129644 Catcus Jacks Auto, 13334 West Bell Road, Surprise AZ 85374
14139316 +Chattaroy Family Medical, 23 E. Crawford St, Deer Park WA 99006-5002
14139320 +Deer Park Diesel, 4608 Wallbridge Road, Clayton WA 99110-9735
14129647 +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr PA 18773-9400
14129649 +Dlvry Fn Svc, 3710 W Greenway Ro, Phoenix AZ 85053-3705
14139325 +Farmers Insurance, 511 N. Argonne Road, Spokane WA 99212-2878
14129650 +Global Receivables Sol, 2703 N Highway 75, Sherman TX 75090-2567
14129651 +Health Services Asset, 2201 Lind Ave Sw Ste 300, Renton WA 98057-3375
14129653 +Kenneth, Eisen & Associates, Attn: Bankruptcy, Po Box 7370, Phoenix AZ 85011-7370
14129654 +Kenneth, Eisen & Associates, 777 E Missouri Ave Ste 3, Phoenix AZ 85014-2830
14129655 +National Credit System, Po Box 31215, Atlanta GA 30332-1001
14129656 +National Credit System, 3750 Naturally Fresh Blvd, Atlanta GA 30349-2964
14155704 +PATRICK POLLEN, C/O DAVID L. KNAPPER, ESQ., 1599 EAST ORANGEWOOD AVENUE, #125,
PHOENIX, AZ 85020-5159
14129659 +Patrick Pollen, C/o Joseph Heckel, 14100 N. 83rd Ave, Suite 295, Peoria AZ 85381-5658
14129660 +Payliance, 3 Easton Oval Ste 210, Columbus OH 43219-6011
14139338 +Planet Fitness, 320 E. Bell Road, Phoenix AZ 85022-2304
14139339 +Rocky's Auto Credit, 470 S. Alma School Rd., Mesa AZ 85210-1013
14139340 Safeway Payson, 401 E. State Highway, Payson AZ 85541
14129661 +Sec Check, 2653 West Oxford Loop, Suite 108, Oxford MS 38655-2929
14129662 +Sec Check, 2653 W Oxford Loop, Oxford MS 38655-5442
14139345 +Suddenlink, 6710 Hardford Avenue, Lubbock TX 79413-6234
14139346 +US Bank, PO Box 21977, Saint Paul MN 55121-0977
14129667 +Verizon, Po Box 49, Lakeland FL 33802-0049
14129668 +Vly Emp Coll, 11707 E Montgomery, Spokane WA 99206-4746
14139351 Wells Fargo, 1 Home Campus X2303-01a, Des Moines IA 50326

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

EDI: AZDEPREV.COM Oct 12 2016 00:23:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
14129624 +EDI: AAEO.COM Oct 12 2016 00:23:00 Aaron Rents, 1015 Cobb Place Blvd.,
Kennesaw GA 30144-3672
14129625 +EDI: AAEO.COM Oct 12 2016 00:23:00 Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,
Kennesaw GA 30144-3672
14129627 +E-mail/Text: bankruptcy@rentacenter.com Oct 12 2016 00:49:43 Acceptance Now,
5501 Headquarters Dr, Plano TX 75024-5837
14129629 +E-mail/Text: bankruptcy@speedyinc.com Oct 12 2016 00:47:44 Ad Astra Recovery,
3611 North Ridge R, Wichita KS 67205-1214
14129630 +EDI: AFNIRECOVERY.COM Oct 12 2016 00:23:00 Afni, 1310 Martin Luther King Dr,
Bloomington IL 61701-1465
14129632 +EDI: AFNIRECOVERY.COM Oct 12 2016 00:23:00 Afni, 404 Brock Dr Po Box 3097,
Bloomington IL 61701-2654
14129631 +EDI: AFNIRECOVERY.COM Oct 12 2016 00:23:00 Afni, Po Box 3097, Bloomington IL 61702-3097
14129633 +E-mail/Text: bankruptcy@aps.com Oct 12 2016 00:48:19 Aps, Po Box 53999,
Phoenix AZ 85072-3999
14129635 +E-mail/Text: RANDY@ACIPHOENIX.COM Oct 12 2016 00:49:17 Arrowhead Collections, Inc.,
Po Box 83087, Phoenix AZ 85071-3087
14131006 +EDI: ATLASACQU.COM Oct 12 2016 00:23:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
14139310 EDI: BANKAMER.COM Oct 12 2016 00:23:00 Bank Of America, Po Box 982235, El Paso TX 79998
14139315 +EDI: CHASE.COM Oct 12 2016 00:23:00 Chase, Po Box 15298, Wilmington DE 19850-5298

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14129645 +EDI: CCS.COM Oct 12 2016 00:23:00 Credit Collections Svc, Po Box 773,
Needham MA 02494-0918
14129646 +EDI: CCS.COM Oct 12 2016 00:23:00 Credit Collections Svc, Po Box 607,
Norwood MA 02062-0607
14129648 +EDI: NAVIENTFKASMDOE.COM Oct 12 2016 00:23:00 Dept Of Ed/Navient, Po Box 9635,
Wilkes Barre PA 18773-9635
14139323 +E-mail/Text: CreditAssistanceBK@desertschools.org Oct 12 2016 00:48:59
Desert Schools Federal Credit Union, PO Box 2945, Phoenix AZ 85062-2945
14129652 EDI: IRS.COM Oct 12 2016 00:23:00 Internal Revenue Service, PO Box 7346,
Philadelphia PA 19101-7346
14129658 +E-mail/Text: legal@partners-mo.com Oct 12 2016 00:48:09 Partners Col, 403 Axminister,
Fenton MO 63026-2941
14129663 +E-mail/Text: compliance@sentrycredit.com Oct 12 2016 00:49:41 Sentry Credit, Po Box 12070,
Everett WA 98206-2070
14129664 +E-mail/Text: compliance@sentrycredit.com Oct 12 2016 00:49:41 Sentry Credit,
2809 Grand Ave, Everett WA 98201-3417
14129665 +EDI: USAA.COM Oct 12 2016 00:23:00 Usaa Savings Bank, Po Box 47504,
San Antonio TX 78265-7504
14129666 +EDI: VERIZONEAST.COM Oct 12 2016 00:23:00 Verizon, 500 Technology Dr, Suite 500,
Weldon Spring MO 63304-2225
14129669 +E-mail/Text: bankruptcynotice@westlakefinancial.com Oct 12 2016 00:48:10
Westlake Financial Svc, 4751 Wilshire Blvd, Los Angeles CA 90010-3827

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PATRICK POLLEN
14139327 Greg Miler DDS
14129657 no name on CR Liability
14139334 no name on CR Liability
cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
cr* +Camelback Finance, Inc., c/o Jeremy M. Goodman, Goodman Law PLLC, PO Box 90758,
Phoenix, AZ 85066-0758
14139290* +Aaron Rents, 1015 Cobb Place Blvd., Kennesaw GA 30144-3672
14139291* +Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw GA 30144-3672
14139292* Acceptance Now, Acceptance Now Customer Service, 501 Headquarters Dr, Plano TX 75024
14139293* +Acceptance Now, 5501 Headquarters Dr, Plano TX 75024-5837
14139294* +Ad Astra Recovery, 8918 W 21st St N, Suite 200 Mailbox 303, Wichita KS 67205-1885
14139295* +Ad Astra Recovery, 3611 North Ridge R, Wichita KS 67205-1214
14139296* +Afni, 1310 Martin Luther King Dr, Bloomington IL 61701-1465
14139298* +Afni, 404 Brock Dr Po Box 3097, Bloomington IL 61701-2654
14139297* +Afni, Po Box 3097, Bloomington IL 61702-3097
14139301* +Aps, Po Box 53999, Phoenix AZ 85072-3999
14139302* +Arrowhead Collections, Inc., 4150 W Peoria Ave, Ste 222, Phoenix AZ 85029-3956
14139303* +Arrowhead Collections, Inc., Po Box 83087, Phoenix AZ 85071-3087
14139304* +Associated Credit Serv, 12815 E Sprague Av, Spokane WA 99216-0742
14139306* +Automated Accounts, Inc., Automated Accounts, Inc; Attn: Bankruptc, 430 West Sharp Ave,
Spokane WA 99201-2421
14139308* +Automated Accounts, Inc., 430 W Sharp Ave, Spokane WA 99201-2421
14139307* +Automated Accounts, Inc., 222 W Francis Ave, Spokane WA 99205
14139309* +Automated Accounts, Inc., 430 West Sharp Ave, Spokane WA 99201-2421
14139313* +Bureau Of Medical Economics, 326 E Coronado Rd, Phoenix AZ 85004-1524
14139312* +Bureau Of Medical Economics, Po Box #20247, Phoenix AZ 85036-0247
14139314* +Caine & Weiner, Po Box 5010, Woodland Hills CA 91365-5010
14139318* +Credit Collections Svc, Po Box 773, Needham MA 02494-0918
14139319* +Credit Collections Svc, Po Box 607, Norwood MA 02062-0607
14139322* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre PA 18773-9635
14139321* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr PA 18773-9400
14139324* +Dlvry Fn Svc, 3710 W Greenway Ro, Phoenix AZ 85053-3705
14139326* +Global Receivables Sol, 2703 N Highway 75, Sherman TX 75090-2567
14139328* +Health Services Asset, 2201 Lind Ave Sw Ste 300, Renton WA 98057-3375
14139329* Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
14139331* +Kenneth, Eisen & Associates, 777 E Missouri Ave Ste 3, Phoenix AZ 85014-2830
14139330* +Kenneth, Eisen & Associates, Attn: Bankruptcy, Po Box 7370, Phoenix AZ 85011-7370
14139333* +National Credit System, 3750 Naturally Fresh Blvd, Atlanta GA 30349-2964
14139332* +National Credit System, Po Box 31215, Atlanta GA 30332-1001
14139335* +Partners Col, 403 Axminister, Fenton MO 63026-2941
14139336* +Patrick Pollen, C/o Joseph Heckel, 14100 N. 83rd Ave, Sutie 295, Peoria AZ 85381-5658
14139337* +Payliance, 3 Easton Oval Ste 210, Columbus OH 43219-6011
14139341* +Sec Check, 2653 West Oxford Loop, Suite 108, Oxford MS 38655-2929
14139342* +Sec Check, 2653 W Oxford Loop, Oxford MS 38655-5442
14139343* +Sentry Credit, Po Box 12070, Everett WA 98206-2070
14139344* +Sentry Credit, 2809 Grand Ave, Everett WA 98201-3417
14139347* +Usaa Savings Bank, Po Box 47504, San Antonio TX 78265-7504
14139348* +Verizon, 500 Technology Dr, Suite 500, Weldon Spring MO 63304-2225
14139349* +Verizon, Po Box 49, Lakeland FL 33802-0049
14139350* +Vly Emp Coll, 11707 E Montgomery, Spokane WA 99206-4746
14139352* +Westlake Financial Svc, 4751 Wilshire Blvd, Los Angeles CA 90010-3827

TOTALS: 4, * 46, ## 0

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2016 at the address(es) listed below:

DAVID L. KNAPPER on behalf of Creditor PATRICK POLLEN david.knapper@azbar.org
JAMES R. GAUDIOSI on behalf of Joint Debtor KATHRYN HIPES jimg@azbkpeoria.com,
christinal@azbkpeoria.com
JAMES R. GAUDIOSI on behalf of Debtor DALE HIPES jimg@azbkpeoria.com,
christinal@azbkpeoria.com
JEREMY M. GOODMAN on behalf of Creditor Camelback Finance, Inc. jeremy@goodmanlawpllc.com
MAUREEN GAUGHAN mgaughan@ecf.epiqsystems.com;maureen@mgaughan.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 6

Information to identify the case:Debtor 1 **DALE HIPES**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6597**

EIN --_-----

Debtor 2 **KATHRYN HIPES**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8009**

EIN --_-----

United States Bankruptcy Court **District of Arizona**Case number: **2:16-bk-07238-BKM****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

DALE HIPES

KATHRYN HIPES

10/11/16**By the court:** Brenda K. Martin
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.